CALIFORNIA COUNTIES		2005 THRESHOLD BASIS LIMITS NON-ELEVATOR				
	HIGH COST MULTIPLIER *	\$43,964	\$50,691	\$61,134	\$78,252	\$87,176
		Zero	One	Two	Three	Four
		Bedroom	Bedroom	Bedroom	Bedroom	Bedroom
ALAMEDA (incl. Oakland)	203%	\$89,247	\$102,903	\$124,102	\$158,852	\$176,967
ALPINE	204%	\$89,686	\$103,410	\$124,712	\$159,633	\$177,839
AMADOR	204%	\$89,686	\$103,410	\$124,712	\$159,633	\$177,839
BUTTE CALAVERAS	197% 193%	\$86,608	\$99,860	\$120,433	\$154,155	\$171,736
COLUSA	202%	\$84,850 \$88,806	\$97,834 \$102,395	\$117,989 \$123,491	\$151,026 \$158,068	\$168,249 \$176,095
CONTRA COSTA	202%	\$88,806	\$102,395	\$123,491	\$158,068	\$176,095
DEL NORTE	183%	\$80,453	\$92,765	\$111,875	\$143,201	\$159,532
EL DORADO (Eastern Portion, inc. S. Lake Tahoe)	210%	\$92,323	\$106,451	\$128,380	\$164,329	\$183,069
EL DORADO (Western Portion)	206%	\$90,565	\$104,422	\$125,936	\$161,199	\$179,582
FRESNO	177%	\$77,815	\$89,723	\$108,207	\$138,505	\$154,301
GLENN	202%	\$88,806	\$102,395	\$123,491	\$158,068	\$176,095
HUMBOLDT	183%	\$80,453	\$92,765	\$111,875	\$143,201	\$159,532
IMPERIAL	210%	\$92,324	\$106,451	\$128,381	\$164,329	\$183,070
INYO KERN	210% 210%	\$92,324 \$92,324	\$106,451 \$106,451	\$128,381 \$128,381	\$164,329 \$164,329	\$183,070 \$183,070
KINGS	168%	\$92,324 \$73,859	\$85,161	\$120,301	\$164,329	\$163,070
LAKE	177%	\$77,815	\$89,723	\$108,207	\$138,505	\$154,301
LASSEN	206%	\$90,565	\$104,422	\$125,936	\$161,199	\$179,582
LOS ANGELES	210%	\$92,324	\$106,451	\$128,381	\$164,329	\$183,070
MADERA	166%	\$72,979	\$84,147	\$101,481	\$129,898	\$144,711
MARIN	199%	\$87,487	\$100,875	\$121,657	\$155,720	\$173,480
MARIPOSA	168%	\$73,859	\$85,161	\$102,704	\$131,463	\$146,456
MENDOCINO	166%	\$72,979	\$84,147	\$101,481	\$129,898	\$144,711
MERCED	166%	\$72,979	\$84,147	\$101,481	\$129,898	\$144,711
MODOC	206%	\$90,565	\$104,422	\$125,936	\$161,199	\$179,582
MONO MONTEREY	210% 192%	\$92,324 \$84,411	\$106,451 \$97,326	\$128,381 \$117,377	\$164,329 \$150,243	\$183,070 \$167,378
NAPA	189%	\$83,091	\$95,806	\$115,543	\$147,895	\$164,762
NEVADA	206%	\$90,565	\$104,422	\$125,936	\$161,199	\$179,582
ORANGE	210%	\$92,324	\$106,451	\$128,381	\$164,329	\$183,070
PLACER	210%	\$92,324	\$106,451	\$128,381	\$164,329	\$183,070
PLUMAS	202%	\$88,806	\$102,395	\$123,491	\$158,068	\$176,095
RIVERSIDE	210%	\$92,324	\$106,451	\$128,381	\$164,329	\$183,070
SACRAMENTO	210%	\$92,324	\$106,451	\$128,381	\$164,329	\$183,070
SAN BENITO	186%	\$81,773	\$94,284	\$113,709	\$145,549	\$162,146
SAN BERNARDINO SAN DIEGO	210%	\$92,324	\$106,451	\$128,381	\$164,329 \$164,329	\$183,070
SAN FRANCISCO	210% 210%	\$92,324 \$92,324	\$106,451 \$106,451	\$128,381 \$128,381	\$164,329 \$164,329	\$183,070 \$183,070
SAN JOAQUIN	206%	\$90,565	\$104,422	\$125,936	\$161,199	\$179,582
SAN LUIS OBISPO	210%	\$92,324	\$106,451	\$128,381	\$164,329	\$183,070
SAN MATEO	200%	\$87,928	\$101,382	\$122,268	\$156,504	\$174,352
SANTA BARBARA	210%	\$92,324	\$106,451	\$128,381	\$164,329	\$183,070
SANTA CLARA (except San Jose)	199%	\$87,487	\$100,875	\$121,657	\$155,720	\$173,480
SANTA CLARA (San Jose)	208%	\$91,444	\$105,437	\$127,158	\$162,764	\$181,326
SANTA CRUZ	186%	\$81,773	\$94,284	\$113,709	\$145,549	\$162,146
SHASTA	206%	\$90,565	\$104,422	\$125,936	\$161,199	\$179,582
SIERRA	202%	\$88,806	\$102,395 \$104,433	\$123,491 \$125,026	\$158,068	\$176,095 \$170,592
SISKIYOU SOLANO	206% 191%	\$90,565 \$83,970	\$104,422 \$96,819	\$125,936 \$116,765	\$161,199 \$149,461	\$179,582 \$166,506
SONOMA	188%	\$82,652	\$95,299	\$116,765 \$114,931	\$149,461	\$166,506 \$163,891
STANISLAUS	168%	\$73,859	\$85,161	\$102,704	\$131,463	\$146,456
SUTTER	197%	\$86,608	\$99,860	\$120,433	\$154,155	\$171,736
ТЕНАМА	206%	\$90,565	\$104,422	\$125,936	\$161,199	\$179,582
TRINITY	210%	\$92,324	\$106,451	\$128,381	\$164,329	\$183,070
TULARE	168%	\$73,859	\$85,161	\$102,704	\$131,463	\$146,456
TOULUMME	193%	\$84,850	\$97,834	\$117,989	\$151,026	\$168,249
VENTURA	210%	\$92,324	\$106,451	\$128,381	\$164,329	\$183,070
YOLO	197%	\$86,608	\$99,860	\$120,433	\$154,155	\$171,736
YUBA	193%	\$84,850	\$97,834	\$117,989	\$151,026	\$168,249

CALIFORNIA COUNTIES

HIGH COST MULTIPLIER *

2005 THRESHOLD BASIS LIMITS NON-ELEVATOR

\$50,691

\$43,964

\$61,134

\$78,252

\$87,176

^{*} The High Cost Multiplier is based on the 2004 multiplier and is subject to change should the 2005 multiplier differ.